

In re:
Aleksandor Vulfov
Lioudmila k. Vulfov
Debtor(s)

Case No. 18-18463-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 15, 2020

User: Adminstra
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Aleksandor Vulfov, Lioudmila k. Vulfov, 17 Remington Place, Warminster, PA 18974-1274

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2020 at the address(es) listed below:

Name	Email Address
BRIAN E. CAINE	on behalf of Creditor US Bank Trust National Association as Trustee of the Cabana Series IV Trust bcaine@parkermccay.com BKCourtntices@parkermccay.com
DIANA M. DIXON	on behalf of Debtor Aleksandor Vulfov dianamdixonesq@gmail.com
DIANA M. DIXON	on behalf of Joint Debtor Lioudmila k. Vulfov dianamdixonesq@gmail.com
KARINA VELTER	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com
KEVIN G. MCDONALD	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

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LORRAINE GAZZARA DOYLE

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Cabana Series IV Trust Lorraine@mvrlaw.com Diane@mvrlaw.com;bankruptcy@friedmanvartolo.com

REBECCA ANN SOLARZ

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 9

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**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Aleksandor Vulfov aka Alex Vulfov Lioudmila K. Vulfov aka Lioudmila Kim <u>Debtors</u>	CHAPTER 13
PNC BANK NATIONAL ASSOCIATION <u>Movant</u>	NO. 18-18463 AMC
vs.	
Aleksandor Vulfov aka Alex Vulfov Lioudmila K. Vulfov aka Lioudmila Kim <u>Debtors</u>	11 U.S.C. Section 362
William C. Miller, Esquire <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$12,919.53**, which breaks down as follows;

Post-Petition Payments:	November 2019 to November 2020 at \$993.81/month
Total Post-Petition Arrears	\$12,919.53

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on December 1, 2020 and continuing through November 1, 2021, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$993.81** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of \$1,076.63 from December 2020 to October 2021 and \$1,076.60 for November 2021 towards the arrearages on or before the last day of each month at the address below;

PNC BANK, NATIONAL ASSOCIATION
 P.O. BOX 94982
 CLEVELAND, OH 44101

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: November 25, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 12-11-25


Diana M. Dixon, Esquire
Attorney for Debtors

**No objection to its terms,
without prejudice to any of
our rights and remedies*

Date: December 14, 2020

/s/ Jack Miller, Esquire, for*
William C. Miller, Esquire
Chapter 13 Trustee

Approved by the Court this ____ day of _____, 2020. However, the court
retains discretion regarding entry of any further order.

Date: December 15, 2020



Bankruptcy Judge
Ashely M. Chan